

United States Bankruptcy Court
Western District of New York

In re:
Elijah Ponder
Debtor

Case No. 14-21421-PRW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0209-2

User: lawson
Form ID: 309A

Page 1 of 2
Total Noticed: 24

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db +Elijah Ponder, 448 Wildbriar Road, Rochester, NY 14623-4251
aty +Nickolas Joseph Karavolas, Phillips Lytle LLP, 340 Madison Avenue, 17th Floor,
New York, NY 10173-1922
cr American Tax Funding, LLC, The New York Times Building, 620 Eighth Avenue, 23 Floor,
New York, NY 10018, U.S.A.
r +Tyronda Howard, Keller Williams Realty Greater Rochester, 550 Latona Road,
Building 2, Suite 301, Rochester, NY 14626-2700
21295640 American Tax Funding, LLC, c/o Phillips Lytle LLP, Attn: Allan L. Hill, Esq.,
First Federal Plaza, 28 East Main Street, Ste 1400, Rochester, NY 14614-1935
21285094 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
Southfield, MI 48034-8331
21285095 +Elijah Ponder, Jr., 2017 E. Henrietta Road, Apt. 2, Rochester, NY 14623-3938
21285097 +Goldman & Warshaw, PC, 10 Oakland Avenue, Warwick, NY 10990-1515
21285099 +Monroe County Treasury, 39 W. Main St., Room B-2, Rochester, NY 14614-1415
21285100 +Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike, Suite 220, Syosset, NY 11791-4449
21285102 Palisades Aquisition IV, 2101 West Ben Blvd. Ste 103, Austin, TX 78704
21701395 +Preferred Mutual as subrogee, c/o Stuttman Law Group, P.C., 709 Westchester Avenue,
Suite 300, Rochester, NY 14609
21285103 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
21285106 #+The Credit Bureau Inc, Eos Cca, 300 Canalview Blvd. Suite 130, Rochester, NY 14623-2811
21701396 +Tracey L. Heater, c/o K. John Wright, Esq., Cellino & Barnes, P.C.,
16 W. Main Street, 6th Floor, Rochester, NY 14614-1602
21293584 US Bank as Cust, for Tower DBW II Trust 2013-1, PO Box 645040,
Cincinnati, Ohio 45264-5040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: williamc.rieth@yahoo.com Mar 22 2019 18:32:50 William C. Rieth,
16 West Main Street, Suite 756, Rochester, NY 14614
tr EDI: FMHARNOLD Mar 22 2019 22:33:00 Michael H. Arnold, PO Box 1307, Fairport, NY 14450
21285092 E-mail/Text: bankruptcy@atfs.com Mar 22 2019 18:33:11 ATFS - American Tax Funding,
PO Box 862658, Orlando, FL 32886-2658
21285093 +E-mail/Text: ashley.padgett@cityofrochester.gov Mar 22 2019 18:33:07 City of Rochester,
Attn: S. Sutura, Law Dept., 30 Church Street, Rochester, NY 14614-1206
21285096 +E-mail/Text: bknotice@ercbpo.com Mar 22 2019 18:33:00 Enhanced Recovery Corp,
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
21285098 +EDI: CHASE.COM Mar 22 2019 22:33:00 JP Morgan Chase Bank, NA, 1111 Polaris Parkway,
Columbus, OH 43240-2050
21285107 +E-mail/Text: tburke@tcfund.com Mar 22 2019 18:33:01 Tower Capital Management, PO Box 399,
Morristown, NJ 07963-0399
21285108 +E-mail/Text: ebn@unique-mgmt.com Mar 22 2019 18:33:06 Unique National Collec,
119 E Maple St, Jeffersonville, IN 47130-3439

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

21285101 ##+NY Financial Services, LLC, 401 Railroad Avenue, Westbury, NY 11590-4368
21285104 ##+Ron Schollnick, 106 Dodge Street, Apt. A, Rochester, NY 14606-1520
21285105 ##+Stephen Einstein & Associates, 20 Vesey Street, Suite 1406, New York, NY 10007-4217
TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Kathleen Duniwin Schmitt, 11 USTPRegion02.RO.ECF@USDOJ.GOV
Michael H. Arnold honmha@gmail.com, marnold@ecf.epiqsystems.com;mha@trustesolutions.net
Nickolas Joseph Karavolas on behalf of Creditor American Tax Funding, LLC
nkaravolas@phillipslytle.com
William C. Rieth on behalf of Debtor Elijah Ponder williamcrieth@yahoo.com,
r57505@notify.bestcase.com

TOTAL: 4

Information to identify the case:

Debtor 1	Elijah Ponder	Social Security number or ITIN: xxx-xx-8030
	First Name Middle Name Last Name	
Debtor 2		
(Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court	Western District of New York	Date case filed in chapter 13 11/17/14
Case number: 2-14-21421-PRW		Date case converted to chapter 7 3/19/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elijah Ponder	
2. All other names used in the last 8 years	dba Ponder's Construction	
3. Address	448 Wildbriar Road Rochester, NY 14623	
4. Debtor's attorney Name and address	William C. Rieth 16 West Main Street, Suite 756 Rochester, NY 14614	Contact phone (585) 232-6520
5. Bankruptcy trustee Name and address	Michael H. Arnold PO Box 1307 Fairport, NY 14450	Contact phone 585-739-1060

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	100 State Street Rochester, NY 14614 Website: http://www.nywb.uscourts.gov	Hours open: 8:00 a.m. to 4:30 p.m. Monday – Friday Contact phone (585) 613-4200 Date: 3/22/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 23, 2019 at 10:30 AM Individual debtors must provide picture identification and proof of social security number to the trustee at this meeting of creditors. Failure to do so may result in your case being dismissed. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 100 State Street, Room 6080, Rochester, NY 14614
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 6/24/19
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		N/A
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	